

United States Bankruptcy Court
Middle District of North CarolinaIn re:
Ralph Calderon
Stella Louise Calderon
DebtorsCase No. 16-50938-cra
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0418-6

User: admin
Form ID: 309APage 1 of 1
Total Noticed: 20

Date Rcvd: Sep 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2016.

db/jdb +Ralph Calderon, Stella Louise Calderon, 1985 Teaberry Court, Winston Salem, NC 27127-7636
 785619813 +Cardmember Services (AARP), P.O. Box 1423, Charlotte, NC 28201-1423
 785619814 +Conn's Financial Plus, P.O. Box 8/15867, Dallas, TX 75208-1090
 785619816 +Employment Security Commission, Attn: Bankruptcy, P.O. Box 26504, Raleigh, NC 27611-6504
 785619818 +Forsyth County Tax Collector, P.O. Box 82, Winston Salem, NC 27102-0082
 785619821 +Portfolio Recovery, Sessoms & Rogers, PA, P.O. Box 52508, Durham, NC 27717-2508
 785619822 +Snap on Credit, P.O. Box 1216, Dept. #15648, Oaks, PA 19456-1216
 785619823 +Time Financing Service, 8030 North Point Blvd., Suite 10, Winston Salem, NC 27106-3251
 785619825 United Consumer Financial Services, P.O. Box 856290, Louisville, KY 40285-6290

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: dalken99@bellsouth.net Sep 09 2016 18:19:26 John A. Meadows,
 2596-C Reynolda Rd., Winston-Salem, NC 27106
 tr EDI: QCEALLMAN.COM Sep 09 2016 18:18:00 C. Edwin Allman, III, P. O. Drawer 5129,
 Winston-Salem, NC 27113-5129
 ust +E-mail/Text: babncnotify@ncmba.uscourts.gov Sep 09 2016 18:19:55 William P. Miller,
 Bankruptcy Administrator, 101 South Edgeworth Street, Greensboro, NC 27401-6024
 785619812 EDI: CAPITALONE.COM Sep 09 2016 18:19:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 785619811 +EDI: CAPITALONE.COM Sep 09 2016 18:19:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 785619815 +E-mail/Text: bankruptcy@firstpointcollectionresources.com Sep 09 2016 18:20:23
 Credit Bureau, P.O. Box 26140, Greensboro, NC 27402-6140
 785619819 EDI: IRS.COM Sep 09 2016 18:19:00 IRS, P.O. Box 21126, Philadelphia, PA 19114
 785619817 EDI: JEFFERSONCAP.COM Sep 09 2016 18:19:00 Fingerhut, Correspondence, 16 McLeLand Road,
 Saint Cloud, MN 56303
 785619820 EDI: NCDEPREV.COM Sep 09 2016 18:18:00 North Carolina Dept. of Revenue, Attn: Bankruptcy,
 P.O. Box 1168, Raleigh, NC 27602-1168
 785619824 +EDI: HFC.COM Sep 09 2016 18:19:00 Union Plus Credit Union, P.O. Box 4155,
 Carol Stream, IL 60197-4155
 785619826 EDI: WFFC.COM Sep 09 2016 18:18:00 Wells Fargo Home Mortgage, Inquiries, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2016 at the address(es) listed below:

C. Edwin Allman, III ceallman@allmanspry.com,
 trusteeallman@allmanspry.com; ceallman@ecf.epiqsystems.com; trusteeallman1@gmail.com
 John A. Meadows on behalf of Joint Debtor Stella Louise Calderon dalken99@bellsouth.net,
 meadows@triad.rr.com
 John A. Meadows on behalf of Debtor Ralph Calderon dalken99@bellsouth.net,
 meadows@triad.rr.com
 William P. Miller bancom_ecf@ncmba.uscourts.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Ralph Calderon	Social Security number or ITIN	xxx-xx-0258
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Stella Louise Calderon	Social Security number or ITIN	xxx-xx-6295
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Middle District of North Carolina		Date case filed for chapter	7 9/8/16
Case number: 16-50938			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ralph Calderon	Stella Louise Calderon
2. All other names used in the last 8 years		
3. Address	1985 Teaberry Court Winston Salem, NC 27127	1985 Teaberry Court Winston Salem, NC 27127
4. Debtor's attorney Name and address	John A. Meadows 2596-C Reynolda Rd. Winston-Salem, NC 27106	Contact phone (336) 723-3530
5. Bankruptcy trustee Name and address	C. Edwin Allman III P. O. Drawer 5129 Winston-Salem, NC 27113-5129	Contact phone (336) 722-2300

For more information, see page 2 >

Debtor **Ralph Calderon** and **Stella Louise Calderon**Case number **16-50938**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	226 S. Liberty Street Winston-Salem, NC 27101	Hours open Monday–Friday 8:00 AM – 5:00 PM Contact phone (336) 397–7785 Date: 9/9/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 7, 2016 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Creditors Meeting Room, First Floor, 226 South Liberty Street, Winston-Salem, NC 27101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 12/6/16</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<p>NOTICE: STATE OR FEDERALLY ISSUED PHOTO ID IS REQUIRED TO ENTER THE BUILDING. CELL PHONES OR WEAPONS ARE NOT ALLOWED. Public parking is not available at Court site. Please visit www.ncmb.uscourts.gov under Court Info, for parking information.</p>		